## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re: Carlos A. Penafiel Case No.: 18-20647 (SLM)

Massiel G. Penafiel

Chapter: 7

Judge: Stacey L. Meisel

#### NOTICE OF PROPOSED ABANDONMENT

Charles M. Forman, Chapter 7 Trustee in this case, proposes to abandon Property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: James J. Waldron United States Bankruptcy Court MLK Jr. Federal Building 50 Walnut Street Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Stacey L. Meisel on August 14, 2018 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3A. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:

Real property located at 133 Walnut Street, Teaneck, NJ, having a fair market value of \$322,400.00.

Liens on property:

Bank of America, N.A.

\$374,165.36

Amount of equity claimed as exempt: None claimed

Objections must be served on, and requests for additional information directed to:

Name: Charles M. Forman, Trustee

Address: Forman Holt, 66 Route 17 North, Paramus, NJ 07652

Telephone No.: 201-845-1000

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Certificate of Notice Page 2 of 3
United States Bankruptcy Court
District of New Jersey

In re: Carlos A. Penafiel Massiel G. Penafiel Debtors Case No. 18-20647-SLM Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2 Date Rcvd: Jul 12, 2018 Form ID: pdf905 Total Noticed: 36

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 14, 2018.
                           +Carlos A. Penafiel, Massiel G. Penafiel, 133 Walnut Street, Teaneck, NJ 07666-3935
American Express, PO Box 1270, Newark, NJ 07101-1270

+HBANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)
Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
Barclay Jetblue Card Services, PO Box 13337, Philadelphia, PA 19101-3337
Bloomingdales, PO Box 78008, Phoenix, AZ 85062-8008
CSC Credit Services, PO Box 740040 Box 740040
db/jdb
517553353
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                          ++BANK OF AMERICA,
517553356
517553357
                             Bloomingdales, PO Box 78008, Phoenix, AZ 85062-8008
CSC Credit Services, PO Box 740040 Box 740040, Atlanta, GA 30374-0040
517553358
517553371
                                                                                                                     Teaneck, NJ 07666-3935
517553361
                             Carlos and Massiel Penafiel, 133 Walnut St,
                             Carlos and Massiel Penafiel, 133 Walnut St, Teaneck, NJ 07666-3935
Chase Mileage Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
Chase Slate Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
Citi Diamond Preferred Cards, PO Box 9001037, Louisville, KY40290-1037
Citi Simplicity, PO Box 9001037, Louisville, KY 40290-1037
Citi Simplicity CitiCards, PO Box 9001037, Louisville, KY 40290-1037
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                             Equifax Information Services LLC, PO Box 740256, Atlanta, GA 30374-0256 Experion, PO Box 9701, Allen, TX 75013-9701
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                             New Jersey Division of Taxation Bankruptcy Section, PO Box 245,
                                                                                                                                                           Trenton, NJ 08646-0245
                             Phillips & Cohen Associates, 1002 Justison St, Wilmington, DE 19801-5148 Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051 Trans Union, PO Box 1000, Chester, PA 19022-1023 Weltman & Moskowitz, LLP, 18 Columbia Tpke Ste 200, Florham Park, NJ 079: Zwicker & Associates, P.C., PO Box 9013, Andover, MA 01810-0913
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                                                                                                                                    Florham Park, NJ 07932-2266
517553383
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 12 2018 23:26:01 U.S. Attorney, 970 Broad St.,
                               Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                            +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 12 2018 23:25:58
                                                                                                                                                          United States Trustee,
smg
                               Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
                               Newark, NJ 07102-5235
                            +E-mail/PDF: gecsedi@recoverycorp.com Jul 12 2018 23:31:08
cr
                             Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021 E-mail/Text: ebnbankruptcy@ahm.honda.com Jul 12 2018 23:26:12 Honda Financial Services,
517553375
                               PO Box 70252, Philadelphia, PA 19176-0252
517553354
                             E-mail/Text: legal@arsnational.com Jul 12 2018 23:25:33
                                                                                                                                            ARS National Services, Inc.,
                               PO Box 469100, Escondido, CA 92046-9100
                             E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2018 23:30:12
517553359
                               Capital One Bank (USA), NA, PO Box 6492, Carol Stream, IL 60197-6492
517553360
                             E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2018 23:31:15
                                                                                                                                                                        Capital One Bank USA,
                               PO Box 6492, Carol Stream, IL 60197-6492
                            +Fax: 602-659-2196 Jul 13 2018 00:11:40
                                                                                                            Chex Systems Inc., 7805 Hudson Rd Ste 100,
517553364
                               Woodbury, MN 55125-1703
                             E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2018 23:25:36
517553369
                             Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX78265-9728 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2018 23:25:36 Comeni
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                               PO Box 659705, San Antonio, TX78265-9705
                             E-mail/PDF: gecsedi@recoverycorp.com Jul 12 2018 23:30:35
517553374
                                                                                                                                                GAP/Synchrony Bank,
                               PO Box 530942, Atlanta, GA 30353-0942
                             E-mail/Text: cio.bncmail@irs.gov Jul 12 2018 23:25:12
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                                                                                                                                       Internal Revenue Service,
                               PO Box 7346, Philadelphia, PA 19101-7346
517554055
                            +E-mail/PDF: gecsedi@recoverycorp.com Jul 12 2018 23:30:35
                                                                                                                                                 Synchrony Bank,
                             c/o of PRA Receivables Management, LLC, PO Box 41021, E-mail/PDF: gecsedi@recoverycorp.com Jul 12 2018 23:30:06
                                                                                                                                          Norfolk, VA 23541-1021
517553380
                               Synchrony Financial (Home Design/HI/PJL), PO Box 960061,
                                                                                                                                               Orlando, FL 32896-0061
                                                                                                                                                                           TOTAL: 14
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\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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District/off: 0312-2 User: admin Page 2 of 2 Date Rcvd: Jul 12, 2018 Form ID: pdf905 Total Noticed: 36

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com;cforman@iq7technology.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA rsolarz@kmllawgroup.com
Richard E. Weltman on behalf of Joint Debtor Massiel G. Penafiel rew@weltmosk.com,
mlm@weltmosk.com;mkj@weltmosk.com

Richard E. Weltman on behalf of Debtor Carlos A. Penafiel rew@weltmosk.com, mlm@weltmosk.com; mkj@weltmosk.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6